

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: Joseph Gormisky and Melissa M  
Cropley  
Debtor

Chapter 13  
Bankruptcy No. 24-12353

PennyMac Loan Services, LLC, or its Successor  
or Assignee

Movant

vs.

Kenneth E. West, Trustee  
Joseph Gormisky and Melissa M Cropley  
Respondent(s)

**ORDER**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 2025, it is hereby ORDERED that the  
automatic stay of Bankruptcy Code '362(a) and 1301 be, and the same hereby is, MODIFIED to  
permit PennyMac Loan Services, LLC, or its Successor or Assignee to exercise applicable state  
court remedies with respect to the property located at: 4706 -08 Almond Street, Philadelphia,  
Pennsylvania 19137.

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Patricia M. Mayer  
United States Bankruptcy Judge